

Commissioner Stewart Provides Summer Storm Preparedness Tips

Atlantic Hurricane Season Started June 1: Prepare Now for Severe Weather

Dover, DE—Insurance Commissioner Karen Weldin Stewart wants Delaware residents to prepare for the potential damages and interruptions brought by strong summer storms and hurricanes; the Atlantic hurricane season started June 1. Doing the proper planning now can potentially help save time, money and frustration in the coming months should your home or personal property be negatively impacted by storms, floods or other natural disasters this summer or fall.

The Department of Insurance has a Storm Preparedness webpage filled with resources and information about what to do before, during and after a major storm. There's an abundance of information about protecting your home or business from damage, and tips for preparing for meeting with an adjuster if your property sustains damages. Visit the Storm Preparedness webpage here:

<http://delawareinsurance.gov/departments/consumer/StormPrepare.shtml>

Commissioner Stewart advises, ***"Now is a great time to update your personal property inventory for your home, or create one if you've never done it before. With today's technology this process is easier than ever with the help of the free app, MyHome Scr.APP.book, for your smartphone."*** The Department of Insurance also has a home inventory PDF that can be printed. For links to all of these resources visit the Storm Preparedness webpage. ***"Having an up-to-date home inventory will help make the insurance claims process much easier should your home be damaged by a natural disaster,"*** notes

Commissioner Stewart.

If you do not have flood insurance and live in a flood-prone area it is highly recommended that you consider purchasing flood insurance. Homes located at low elevations and near bodies of water, especially along the state's eastern limits, are particularly susceptible to flooding during strong thunderstorms, tropical storms and hurricanes. Keep in mind that most flood policies require a 30-day waiting period before they become effective. According to the National Flood Insurance Program, just a single inch of floodwater can cause more than \$10,000 in damage to a home. Floods and flash floods occur in all 50 states, and they cannot always be predicted or prepared for which is why purchasing a flood insurance policy as soon as possible is critical to ensuring your property is protected in the event of a disaster.

Below is a brief list of items the Delaware Department of Insurance suggests that you review now, before a disaster strikes. For a complete list of items, visit the Storm Preparedness webpage, mentioned above in this article.

- Make sure that you understand the deductible provision of your policy.
- Keep all of your insurance policies in an easily accessible location.
- If forced to evacuate, keep with you at all times your insurance records, including the name and telephone number of your insurer or insurance agent.
- Be certain you understand the claim procedures of your insurance company.
- Make sure you have insurance up to at least 80% of the value on your home to avoid penalties under any co-insurance provision of your policy.
- Keep all necessary information regarding your health coverage, including prescription information, with your insurance records in the event of an evacuation.

“For the best protection consider scanning all of these important documents and saving them in your personal e-mail or online storage account,” notes Commissioner Stewart. ***“That way, if documents are lost in a disaster you can still access them from anywhere. Be prepared, you’ll thank yourself later!”***

The Delaware Department of Insurance also recommends that residents have evacuation plans and prepare an emergency supply kit. It is recommended that a supply kit should contain: plenty of bottled water, a first aid kit, flashlights, a battery-powered radio, non-perishable food items, blankets, clothing, prescription drugs, eyeglasses, personal hygiene supplies, and a small amount of cash or traveler’s checks. Additionally, if you need to evacuate your home, turn off all utilities to reduce the chance of additional damage and electrical shock when utilities are restored. For more information on these topics visit www.ready.gov.

The Delaware Department of Insurance invites you to find out about storm preparedness, and more, at www.delawareinsurance.gov. From the homepage you can connect to our Facebook page and Twitter account where helpful information is posted on a regular basis. Consumers with questions about their insurance can always call the Consumer Services Division at 1-800-282-8611.

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Delaware Department of Insurance: “Protecting Delawareans through regulation and education while providing oversight of the insurance industry to best serve the public.”